

EXHIBIT "B"

**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF BRONX**

EDDY POLANCO and FATIMA POLANCO,

Plaintiff(s)

- against -

YOUNG KIM,

Defendant(s)

VERIFIED ANSWER

Index #: 14870-07

Defendant(s) Young I. Kim, by the undersigned answering the VERIFIED complaint of the plaintiff(s), upon information and belief, states as follows:

FIRST: Denies having any knowledge or information sufficient to form a belief as to the truth of the allegations contained in paragraphs numbered and designated as: 1, 2, 6.

SECOND: Denies each and every allegation contained in paragraphs numbered and designated as: 7, 8, 9, 10.

THIRD: Admits each and every allegation contained in paragraphs numbered and designated as: 3, 4, 5,

ANSWERING A FIRST CAUSE OF ACTION

FOURTH: Answering paragraph 11 repeats and reiterates each and every admission and denial heretofore made to paragraphs set therein with the same force and effect as if more fully set forth herein.

FIFTH: Denies having any knowledge or information sufficient to form a belief as to the truth of the allegations contained in paragraphs numbered and designated as: 14.

SIXTH: Denies each and every allegation contained in paragraphs numbered and designated as: 12, 13, 15.

ANSWERING A SECOND CAUSE OF ACTION

EIGHTH: Answering paragraph 16 repeats and reiterates each and every admission and denial heretofore made to paragraphs set therein with the same force and effect as if more fully set forth herein.

NINTH: Denies having any knowledge or information sufficient to form a belief as to the truth of the allegations contained in paragraphs numbered and designated as: 17, 18.

TENTH: Denies each and every allegation contained in paragraphs numbered and

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designated as: 19..

AS AND FOR AN AFFIRMATIVE DEFENSE – COMPARATIVE NEGLIGENCE

The personal injuries and/or property damage alleged to have been sustained by the plaintiff(s) were caused entirely or in part through the culpable conduct attributable to the plaintiff(s) and the defendant seeks a dismissal or reduction in any recovery had by the plaintiff in the proportion which the culpable conduct attributable to the plaintiff(s) bears to the culpable conduct which caused the damages.

AS AND FOR AN AFFIRMATIVE DEFENSE – SEAT BELT

The plaintiff(s) damages must be mitigated by the plaintiff(s) failure to use the available seat belts or infant restraining devices and that the damages claimed to have been sustained were caused by the lack of use of said seat belts and/or infant restraining devices.

AS AND FOR AN AFFIRMATIVE DEFENSE – PERSONAL JURISDICTION

Service of process was not in conformity with the C.P.L.R.; therefore this Court does not have jurisdiction over the person of the defendant.

AS AND FOR AN AFFIRMATIVE DEFENSE – COLLATERAL SOURCE

The costs incurred, or paid by plaintiff(s), if any, for medical care, dental care, custodial care or rehabilitation services, loss of earning or other economic loss, in the past or future, were or will, with reasonable certainty be replaced or indemnified, in whole or in part, from a collateral source of the type described in CPLR §4545 and defendant is entitled to have any award reduced in the amount of such payments.

WHEREFORE, defendant(s) demand(s) judgment dismissing the plaintiff(s) complaint herein together with the costs and disbursements of this action.

DATED: Westbury, New York
June 13, 2007

Charles A. Hoffman, Esq.
KAY & GRAY
Attorneys for Defendant(s)
Young I. Kim
875 Merrick Avenue
Westbury, New York 11590
516-229-4426
Our File No: 07R0495
Claim No: 0079615510101026(J082)

VERIFICATION

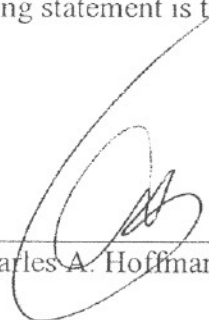
Charles A. Hoffman, Esq., an attorney admitted to practice in the Courts of this State, and associated with the firm of KAY & GRAY, attorneys for the defendant(s) Young I. Kim, states:

That your affirmant has read the foregoing Answer and knows the contents thereof; that the same is true to your affirmant's own knowledge except as to the matters which are stated therein to be alleged on information and belief, and as to those matters your affirmant believes it to be true. The source of your affirmant's information and belief, is an investigation caused to be made with respect to the facts in this action.

That the reason this verification is made by affirmant and not by the defendant is because the defendant does not reside within the county where KAY & GRAY, maintain their office.

The undersigned affirms that the foregoing statement is true, under penalties of perjury.

Date: Westbury, New York
June 13, 2007



Charles A. Hoffman, Esq.